

**Information to identify the case:**

Debtor 1	Heather Dawn Walsh		Social Security number or ITIN xxx-xx-1981
	First Name	Middle Name	Last Name
EIN	-----		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----
			EIN -----
United States Bankruptcy Court District of New Jersey			
Case number: 21-15905-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Heather Dawn Walsh

10/29/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Heather Dawn Walsh  
Debtor

Case No. 21-15905-ABA  
Chapter 7

District/off: 0312-1  
Date Rcvd: Oct 29, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Heather Dawn Walsh, 56 Goodwin Pkwy, Sewell, NJ 08080-9445
519267583	AMEX/DSNB, 9111 Duke Blvd, Mason, OH 45040-8999
519277268	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519267592	+ Select Portfolio Servicing Inc, Po Box 65450, Salt Lake City, UT 84165-0450
519267593	State Of New Jersey, dept of labor and workforce devel, PO Box 951, Trenton, NJ 08625-0951
519267594	US Dept.of Ed/GLESI, PO Box 7860, Madison, WI 53707-7860

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
tr	+ EDI: QBTHOMAS.COM	Oct 30 2021 00:28:00	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 29 2021 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 29 2021 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519267585	EDI: CITICORP.COM	Oct 30 2021 00:28:00	CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
519267584	EDI: CAPITALONE.COM	Oct 30 2021 00:28:00	Capital One Bank Usa NA, PO Box 31293, Salt Lake City, UT 84131-0293
519267586	EDI: WFNNB.COM	Oct 30 2021 00:28:00	Comenity Bank/Wayfair, PO Box 182789, Columbus, OH 43218-2789
519267587	EDI: DISCOVER.COM	Oct 30 2021 00:28:00	Discover Fincl Svc Llc, Po Box 15316, Wilmington, DE 19850-0000
519267588	EDI: JPMORGANCHASE	Oct 30 2021 00:28:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
519267589	Email/Text: PBNCNotifications@perituservices.com	Oct 29 2021 20:33:00	Kohl's Department Store, N56 Ridgewood Dr, Menomonee Falls, WI 53051
519267591	EDI: MID8.COM	Oct 30 2021 00:28:00	Midland Credit Management, 320 E Big Beaver Rd, Troy, MI 48083-1238
519267590	EDI: MID8.COM	Oct 30 2021 00:28:00	Midland Credit Management, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
519268237	+ EDI: RMSC.COM	Oct 30 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Oct 29, 2021

Form ID: 318

Total Noticed: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2021 at the address(es) listed below:

Name	Email Address
Brian Thomas	on behalf of Trustee Brian Thomas brian@briantomaslaw.com bthomas@ecf.axosfs.com
Brian Thomas	brian@briantomaslaw.com bthomas@ecf.axosfs.com
Brian C. Nicholas	on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Structured Asset Mortgage Investments II Inc., GreenPoint Mortgage Funding Trust 2005-AR4, Mortgage Pass-Through Certificates, Series 2005-AR4 bnicholas@kmllawgroup.com, blkgroup@kmllawgroup.com
Stephanie Shreter	on behalf of Debtor Heather Dawn Walsh shreterecf@comcast.net shreterlaw@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5